

## Remarks

The present response is to the Office Action mailed in the above-referenced case on October 09, 2003, made Final. Claims 1-5 and 7-11 are pending for examination.

Claims 1-5 and 7-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nazem et al. (U.S. 5,983,227), hereinafter Nazem, in view of Nehab (U.S. 6,029,182), hereinafter Nehab, Gershman et al. (U.S. 6,356,905 B1), hereinafter Gershman and Rao (U.S. 6,078, 929), hereinafter Rao.

In response to the Examiner's rejections and statements, applicant herein amends the base claims to more particularly point out the patentable aspects of the invention. Applicant's arguments below patentably distinguish applicant's claimed invention, as amended, over the prior art presented by the Examiner.

Applicant herein amends the language of claims 1 and 7 to specifically recite that the financial information at the WEB site is proprietary to the user. Therefore, the information retrieved and summarized is not available to anyone else except the user initiating the system. The system not only accesses information on a secure server, but additionally retrieves information specific, and proprietary to one user.

narrow definition  
of "proprietary"

The Examiner provides the art of Gershman to teach a Portal server utilizing third party services to respond to customer needs, such as personal shopping, personal finance, personal life insurance, paying bills etc. (col. 34, lines 60-63; col. 35 lines 15-20 and lines 29-33). The Examiner states that Gershman's teaching of obtaining personal finance and bill payment information online certainly implies the use of secure servers and user authentication.

Applicant respectfully disagrees with the Examiner's interpretation of Gershman. Column 34, lines 60-63 of Gershman teaches the agents of

Gershman's system can take care of mundane tasks such as paying bills for the user, filtering content and emails, and providing a summary view of tasks and agent activity. Applicant argues that an agent can go on line and pay a bill for a user without retrieving financial information proprietary to the subscribing user or storing the retrieved financial information at the portal, according to pre-programmed criteria, and summarizing the retrieved information for delivery to the subscribing users.

Further, column 35 lines 15-20 and lines 61-65 of Gershman teach a trusted third party providing security for the user and a service to help the user browse for the best sites to shop for the insurance policy based on personal information. Applicant argues that this teaching also falls short of applicant's claim limitations as argued above. Column 57, as referenced by the Examiner, teaches an ability of Gershman's system to recognize data mining and patterns of users and to adjust the personal data of the user according to the patterns. Applicant believes the correct interpretation of the teaching of Gershman's references to "personal" aspects of the system/service relates to the personal information stored in the user's profile. For example personal shopping and financial preferences when surfing the Web.

Applicant believes that in view of applicant's above amendments to the claims and arguments presented herein, claims 1 and 7 are now clearly and unarguably patentable over the prior art references, either singly or combined. Claim 2-6 and 8-10 are then patentable on their own merits, or at least as depended from a patentable claim.

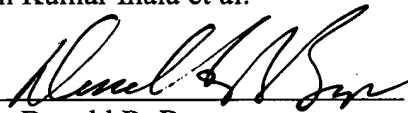
As all of the claims as amended are patentable to applicant over the art of record, applicant respectfully requests reconsideration and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any

time extension is needed beyond any extension requested with this amendment,  
such extension is hereby requested.

Respectfully submitted,

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by



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